

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. 9004-1(b)

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Attorney for Elizabeth Dupras, Debtor(s)

In re:

Elizabeth Dupras, Debtor(s)

Case No.: 20-13645

Chapter 13

Judge: Hon. Mark Kaplan

Hearing Date: 12/15/20 at 9:00 a.m.

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. ☒ Motion for Relief from the Automatic Stay filed
By KML Law Group on behalf of M&T Bank, creditor,

A hearing has been scheduled for December 15, 2020, at 9:00 a.m.

OR

☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____ m.

☐ Certification of Default filed by _____, creditor,

I am requesting a hearing be scheduled on this matter.

2. I am opposing the above matter for the following reasons:(choose one):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows **(explain your answer)**: _____

☒ Other **(explain your answer)** Debtor will make one mortgage payment in the sum of \$3,141.43 by 11/29/2020. She will pay the remaining past due arrears in the sum of \$6,342.86 by 12/31/2020 and will be current by January 2020.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: November 25, 2020

/s/ Elizabeth Dupras
Debtor's Signature

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within fourteen (14) days of the filing of a *Creditor's Certification of Default*.